

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In Re:
DENNIS M STITZINGER
810 W HIGH AVE
GAYLORD, MN 55334

KAREN STITZINGER
21286 250TH ST
NEW ULM, MN 56073

Social Security Number:
Debtor:
xxx-xx-3843

Joint:
xxx-xx-7382

Debtor

Case Number: 04 - 32943

Chapter: 7

DISCHARGE OF DEBTOR

It appears that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 09/08/04

BY THE COURT

DENNIS D O'BRIEN

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT

Filed and docket entry made on 09/08/04

Lori Vosejпка Acting Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0864-3
Case: 04-32943

User: user105
Form ID: 318

Page 1 of 1
Total Served: 22

Date Rcvd: Sep 08, 2004

The following entities were served by first class mail on Sep 10, 2004.

db +STITZINGER, DENNIS M, 810 W HIGH AVE, GAYLORD, MN 55334-2091
aty HALVERSON, MARK C, HALVERSON & ASSOCIATES, PO BOX 3544, MANKATO, MN 56002-3544
db +STITZINGER, KAREN, 21286 250TH ST, NEW ULM, MN 56073-4138
tr +DIETZ, MICHAEL S, 505 MARQUETTE BLDG, PO BOX 549, ROCHESTER, MN 55903-0549
5928813 BEST BUY, RETAIL SERVICES, PO BOX 5238, CAROL STREAM IL 60197-5238
5887765 CHASE, PO BOX 52195, PHOENIX AZ 85072-2195
5887766 CITI CARDS, PO BOX 6417, THE LAKES NV 88901-6417
5887767 +DEBTCO, 9890 TOWNE CENTRE DR SUITE 300, SAN DIEGO CA 92121-1974
5887769 +ESB OR ITS AGGIGNS, 4150 TECHNOLOGY WAY, CARSON CITY NV 89706-2009
5887770 +HARLEY-DAVIDSON, 4150 TECHNOLOGY WAY, CARSON CITY NV 89706-2009
5887781 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
5887772 +RETAIL SERVICES, DEPT 7680, CAROL STREAM IL 60116-0001
5887771 RETAIL SERVICES, PO BOX 5238, CAROL STREAM IL 60197-5238
5887777 SIBLEY COUNTY SHERIFF, SIBLEY COUNTY COURTHOUSE, GAYLORD MN 55334
5887773 +STERLING STATE BANK, 16366 KENRICK AVE, LAKEVILLE MN 55044-8494
5887774 +TOYOTA MOTOR CREDIT CORP, PO BOX 105386, ATLANTA GA 30348-5386
5887779 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
5887778 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
5887775 US BANK, PO BOX 790179, ST LOUIS MO 63179-0179
5887776 WASHINGTON MUTUAL HOME LOANS, PO BOX 660139, DALLAS TX 75266-0139

The following entities were served by electronic transmission on Sep 09, 2004 and receipt of the transmission was confirmed on:

5928813 EDI: HFC.COM Sep 09 2004 08:53:00 BEST BUY, RETAIL SERVICES, PO BOX 5238,
CAROL STREAM IL 60197-5238
5887768 E-mail: mrdiscen@discoverfinancial.com Sep 09 2004 08:56:25 DISCOVER, PO BOX 30395,
SALT LAKE CITY UT 84130-0395
5887780 +E-mail: mdes.bkpt.mpwr@state.mn.us Sep 09 2004 08:52:46 STATE OF MINNESOTA,
DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2004

Signature:

